IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

IN RE: WILLIAM AND SUSAN WATKINS

NO. 24-02223-JAW

COMMUNITY BANK OF MISSISSIPPI

MOVANT

VS.

WILLIAM AND SUSAN WATKINS, DEBTORS AND EILEEN N. SHAFFER, TRUSTEE

RESPONDENTS

MOTION TO ABANDON COLLATERAL AND LIFT STAY

Community Bank of Mississippi ("Bank") brings this motion to abandon collateral pursuant to 11 U.S.C. § 554 and to lift and terminate the automatic stay of 11 U.S.C. § 362 and for cause would show as follows:

- 1. The Debtors are indebted to the Bank under six Promissory Notes, copies of which are attached as Exhibit "A". As of October 18, 2024, the combined payoffs total \$102,679.71.
- 2. As collateral for the indebtedness due, the Debtors pledged to the Bank a 2021 Polaris ATV, a 2017 Ford Fusion, a 2017 Ford Expedition, a 2021 Chrysler 300, a 2014 Jeep Wrangler and a 2020 Dodge Ram, as evidenced by the Security Agreements and Certificates of Title attached as collective Exhibit "B". The present value of the Bank's collateral is unknown however the Bank believes that the debt due exceeds the value.
- 3. The Debtors have failed to provide Bank with adequate protection as required by 11 U.S.C. § 362 and § 363 and have defaulted on the payments due to the Bank. There is no equity in the Bank's collateral for the benefit of the Debtors or the Estate. The Debtor's intent is to surrender the Bank's collateral. The Bank presently has possession of its collateral and

requests that the 14 day stay under Bankruptcy Rule 4001(a)(3) be waived to allow the Bank to immediately liquidate its collateral.

WHEREFORE, PREMISES CONSIDERED, Community Bank of Mississippi requests that this Court abandon Bank's collateral pursuant to 11 U.S.C. § 554 and lift and terminate the automatic stay of 11 U.S.C. § 362 to allow the Bank to exercise its remedies and grant such other relief as is necessary under the circumstances.

DATED: October 18, 2024.

COMMUNITY BANK OF MISSISSIPPI

By: /s/ Jeff Rawlings
Its Attorney

CERTIFICATE OF SERVICE

I served a copy of the foregoing on October 18, 2024 by mail upon William and Susan Watkins, 1415 Brecon Drive, Jackson, MS 39211 and via the ECF notification service upon Eileen N. Shaffer, Bryant D. Guy and the Office of the U. S. Trustee.

/s/ Jeff Rawlings
Jeff Rawlings

Jeff Rawlings P.O. Box 1789 Madison, MS 39130-1789 601-898-1180 jeff@rawlingsmacinnis.net MSB # 4642





EXHIBIT A

PROMISSORY NOTE

Principal \$20,172,52	Loan Date 01-04-2021	Maturity 01-12-2025	Loan No	CaR / Coll 6D / DO7	Account	Officer DE	Initials
References in th	ers synds sexed or et ynA	no seu s'esheal roi gnivistros sveda m	ly and do not limit the	e applicability of this tied due to text long	document to any pa th limitations.	rticular loan or	item.

Borrower: William Scatt Watkins

William Scatt Watkins 112 Isolvillan Circle Philadelphia, MS 38350-8110 Lender:

Community Sank of Mintesippi Forest Office 323 East Third Street

Forest, MS 39074

Principal Amount: \$20,172,52

Interest Rate: 9.250%

Date of Note: January 4, 2021

PROMISE YO PAY. I ("Borrover") promise to pay to Community Bank of Mississippi ("Lender"), or order, in lawful money of the United States of America, the principal emount of Twenty Thousand One Hundred Seventy-two & 52/100 College (920,172.52), together with interest on the unpeld principal belence from January 4, 2021, calculated as described in the "AYTERESY CALCULATION SETHIO" paragraph using an interest rate of 8,250% per around, until gold in tall. The interest rate may change under the terms and conditions of the "INTERESY AFTER DEFAULT"

PAYMENT. I will pay this form in 47 payments of \$505.33 ench payment and on irregular last payment estimated at \$505.33. My first payment is due Fabruary 12, 2021, and all subsequent payments are due on the same day of each month after that. My first payment will be due on Jurnary 12, 2022, and will be for all principal and all accreed interest not yet peld. Payments include principal and interest. Unless otherwise oprect or required by applicable law, payments will be applied to any interest; then to principal; then to any late charges; and then so any other charges. I will pay Lander at Londer's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 355/365 basis; that is, by applying the ratio of the interest rate over the number of days in a year 1305 for all years, including leap years), multiplied by the outstanding principal balance, restription by the actual number of days the principal balance is outstanding. All interest payable under this flots is computed using this method.

PREPAYMENT; Milhimum interesty Charge, I agree that all ions leas and other propeld finance charges are costed fully as of the date of the loss and will not be refunded to me upon early payment (whether refunder as a result of default), except as otherwise required by low. In any event, even upon full propoyment of this Note, I understand that Londer is entitled to a minimum interest charge of \$10.00. Other than my obligation to pay any minimum interest charge. I may pay without penalty all or a portion of the amount owed earlier than it is doe. Early payments will not, unless agreed to by Londer in writing, relieve me of my obligation to continue to make payments under this payment achedule. Rather, only payments will reduce the principal belience due and may result in my making lower payments. I agree not to send lander payments marked "paid in tist", "without modures", or similar longuage is required. Londer my accept it without bosing any of Londer's rights under the Note, and I will remain obligated to pay any further amount owed to Londer. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment to full" at the amount owed or that is tendered with other conditions or limitations or as all satisfaction of a disputed amount must be mailed or delivered to: Community Sank of Misalssiph, 323 East Triad Street Forest, MS 33078.

LATE CHARGE. If a payment is 15 days or more late, I will be charged 4,000% of the suppid portion of the regularly estudated payment or 65.00, whichover is greater. However, in no avent will the late charge exceed \$50.00.

INTEREST AFTER DEFAULT. Upon maturity, whether schoduled or accelerated by Londer because of my default, the total sum due under this Note will continue to accree interest at the interest rate under this Note.

DEFAULT. I will be in default under this Note II any of the following happens

Payment Default, I fall to make any payment when due under this Note.

Broak Other Promises. I break any promise made to Lender or fall to perform promptly at the time and strictly in the manner provided in this Note or in any egreement related to this Note, or in any other agreement or loan I have with Londer.

Falso Statements. Any representation or statement made or immissible to Lender by me or on my behalf under this blote or the related documents is false or misleading in any restated respect, either new or at the time made or furnished.

Death or Insolvency. Any Borrower dies or bodomes involvent; a receiver is appointed for any part of my property; I make an assignment for the banefit of creditors; or any proceeding is commenced either by me or egainst me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any athor of my property in which tender has a fien. This includes taking of, gernishing of or lawying on my accounts with Lender. However, it if disjusts in good faith whether the claim on which the taking of the property is based is valid or responsible, and if I give Lender written notice of the claim and furnish Lender with monice or a strety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Colimeralization. This Note or any of the related documents course to be in full force and effect finctuding failure of any colimeral document to eraple a valid and perfected accurate interest or limit at any time and for any coston.

Colleteral Damage or Leas. Any colleteral securing this Note is feet, stoken, substantially damaged or destroyed and the loss, their, substantial damage or destroyed and the loss, their, substantial damage or destroyed in not severed by insurance.

Events Affecting Generator. Any of the proceding events occurs with respect to any guaranter, endorser, surely, or accommodation party of any of the indebtedness or any guaranter, andersor, surely, or accommodation party dies or becomes incompetent, or revokes or disputes the velidity of, or fability under, any guarante of the indebtedness evidenced by this Note.

investrity. Lender in good takk believes itself insecure.

LENDER'S RIGHTS. Upon detaut, Lender may deciere the entire unpaid principal balance under this Note and all accrued unpaid interest immediately due, and then I will pay that amount.

ATYORNEYS' FEES; EXPENSES. Lender cray hire or pay someone also to help collect this Note if I do not pay. I will pay Lender that amount.
This includes, subject to any limits under applicable law, Lander's protocology flow and Lander's legal expenses, whether or not there is a lawsuit, including attornays' loss, expenses for benkuptcy proceedings finduction affords to modify or vocate any automatic stay or injunction), and appeals. If not probleted by opplicable law, I also will pay any court casts, in addition to all other states provided by law.

GOVERNING LAW. This Note will be governed by federal lew applicable to Landar and, to the second not pescongled by federal law, the laws of the State of Mississippi without regard to its conflicts of law provisions. This Note has been secopted by Landar in the State of Mississippi.

CHDICE OF VENUE. If there is a lawsuit, I agree upon Londar's request to submit to the printing of the courts of Rackin County, State of Mississippi.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lander has the full right of soloit in all my accounts with Lander twhether checking, savings, or some other accounts. This includes all accounts I hold jointly with someone size and all accounts I may open in the fusine. However, this does not include any IRA or Keogh accounts, or any trust accounts for which satell would be prohibited by low. I authorize Lander, to the extent permitted by applicable law, to charge or setoif all aums owing on the indebtedness squints any and all such accounts, and, at Lander's option, to administratively traces all such accounts to allow Lander to protect Lander's charge and setoif sights provided in this paragraph.

In addition to Lender's right of estoff, I heroby grant to Lender o security interest to all of my accounts with bander (whether checking, savings or some other occount, including all accounts I haid jointly with someone else and all accounts I may open in the inture) to cover any debt I owe bender. Of whatever type, whether I am a bonower, guaranter or otherwise. This security interest may not apply to my account if (a) it is an

Loan No:

Page 2

IRA or tax-deferred Keegh Retirement Account, (b) the debt is created by a consumer credit transaction under a credit card plan, or tell my right of withdrawel arises only in a representative capacity.

COLLATERAL. I acknowledge this Note is secured by the following colleteral describes in the security instrument listed berein:

(A) a Consumer Security Agreement dated Jaruany 4, 2021 made and executed between William Scatt Wethins and Lender on colleters' described as a major vehicle.

SUCCESSOR INTERESTS. The terms of this Note that be binding upon me, and upon my helia, personal representatives, successors and sessions, and that tours to the bornetic of Lender and its successors and easigns.

RESIGNS. SHO SHARLED IN A BORDLE OF CENTER BITCH SECURITION FOR SHORLED IN A STATE OF THE POPULATION OF THE WORLD IN A STATE O

prida to signing this note, I read and understood all the provisions of this note. I agree to the terms of the note.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

BORROWER:

William Soott Watkins

quarte, the ACLASICS Conclusives Companion (192, 1922). All approximates—with an expression of the approximates for the





Principal \$48,315.59	Loan Date 07-29-2021	Maturity 08-11-2026	Loan No	Cali / Coli 8D / 007	Account	Officer DE	Initiais
References in th	e boxes above ere Any iter	for Lender's use or n above containing	nly and do not limit the has been omiti	applicability of this ac due to text lengt	document to any part limitations.	icular Ioan oi	item.

Borrower:

William Scott Watkins 112 McMillian Chris

Philadelphia, MS 39350-8110

Lender:

Community Bank of Mississippi

Forest Office

323 East Third Street Forest, MS 39074

Principal Amount: \$48,315.59

Interest Rate: 9.250%

Date of Note: July 29, 2021

PROMISE TO PAY. I ("Borrower") promise to pay to Community Bank of Mississippi ("Lender"), or order, in lawful money of the United States of America, the principal amount of Forty-eight Thousand Three Hundred Fifteen & 59/100 Dollars (\$48,315.59), together with interest on the unpaid principal balance from July 29, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 9.250% per annum, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. I will pay this loan in 59 payments of \$1,012.27 each payment and an irregular last payment estimated at \$1,012.16. My first payment is due September 11, 2021, and all subsequent payments are due on the same day of each month after that. My final payment will be due on August 11, 2026, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied to any interest; then to principal; then to any late charges; and then to any other charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 355/565 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT; MINIMUM INTEREST CHARGE. I agree that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be refunded to me upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, I understand that Lender is antitled to a minimum interest charge of \$10.00. Other than my obligation to pay any minimum interest charge, I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve may of my obligation to continue to make payments under the payments extended. Ratinar, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or illustrations or as full satisfaction of a disputed amount must be mailed or delivered to: Community Bank of Mississippi, 323 East Third Street Forest, MS 39074.

LATE CHARGE. If a payment is 16 days or more late, I will be charged 4.000% of the unpaid portion of the regularly scheduled payment or \$5.00, whichever is greater.

INTEREST AFTER DEFAULT. Upon maturity, whether acheduled or accelerated by Lender because of my default, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fall to make any payment when due under this Note.

Break Other Premises. I break any premise made to Lender or fell to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, pitner now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes Insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agancy tries to take any of the property or any other of my property in which Lender has a item. This includes taking of, gardishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collectralization. This Note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Colleteral Damage or Loss. Any colleteral securing this Note is lost, stolen, substantially damage or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Loan No:

Page 2

IRA or tax-deferred Keogh Retirement Account, (b) the debt is created by a consumer credit transaction under a credit eard plan, or (c) my right of withdrawal arises only in a representative capacity.

COLLATERAL. I acknowledge this Note is secured by the following collateral described in the security instruments listed herein:

- (A) a Consumer Security Agreement dated July 29, 2021 made and executed between Crystal A Jim and Lender on collateral described as a motor vehicle.
- (B) a Consumer Security Agreement dated July 29, 2021 made and executed between William Watkins and Lender on collateral described as a motor vehicle.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

GENERAL PROVISIONS. If any part of this Note cannot be entirced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as malors, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any largify of time) this loan or release any party or guarantor or colleteral; or impair fell to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral; or impair fell to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral; or impair fell to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral; or impair fell to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral, all such loans or release any party or guarantor or colleteral. All such loans or release any party or guarantor or colleteral. All such loans or release any party or guarantor or colleteral. All such loans or release any party or guarantor or colleteral to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral. All such loans or release any party or guarantor or colleteral. All such loans or release any party or guarantor or colleteral to realize upon or perfect Lender's security interest in the colleteral. All such loans or release any party or guarantor or colleteral to realize upon or perfect Lend

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. 1 AGREE TO THE TERMS OF THE NOTE. 1 ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

BORROWER:

William Scott Watkins

Samuring, Voc. 21.1,0.2022. Copy. Plants: USA Copyright (SEA Copyright). All Rights Recognit. +160 MCCPULFERSOLUTE TRADESIS PRACE





Principal \$11,129.24	Loan Date 04-12-2021	Maturity 04-15-2025	Loan No	Cell / Co# 5G / 007	Account	Officer	initials
References in 1	ens evode saxed or Any ite	for Lender's use on a above containing	orli Jimil ton ob bna vi	applicability of this	document to any pa h limitalians.	atiquiar lean of	ritam.

Borrower:

William Scott Watkins 112 McMillian Circle Philadelphia, MS 39350-8110 Lender:

Community Bank of Mississippi Forest Office 323 East Third Street Forest 845 39074

Principal Amount: \$11,129.24

Interest Rate 9.500%

Date of Note: April 12, 2021

PROMISE TO PAY. 1 ("Borrowor") promise to pay to Community Sank of Maries ppi ("Londer"), or order, it is useful money of the United States of America, the principal amount of Eleven Thousand One Hundred Tream into a 24/100 Dollars (\$11,129.24), together with interest on the compaid principal balance from April 12, 2021, calculated as described in the "INTEREST CALCULATION METROD" paragraph using an interest rate of 9.500% per annum, until paid in tull. The interest rate may change under the terms and carditions of the "INTEREST AFTER DEFAULT"

PAYMENT. I will pay this loan in 47 payments of 5279.87 each payment and an imagaker last payment entimeted at \$279.77. May first payment is due May 15, 2021, and all subsequent payments are due on the same day of each month after that. My final payment will be due on April 15, 2025, and will be for all principal and all occurad interest not yet paid. Payments include philadpal and interest. Unless otherwise agreed or required by applicable with will be applied to any interest; then to pay late charges; and than to any other charges. I will pay Lender at Lender's address shown above or at such other place as Londer may designate in writing.

INTEREST CAUCULATION METHOD. Interest on this Note is computed of a 365/365 bests; that is, by applying the rotio of the interest rate over the number of days in a year (365 for all years, including losp years), multiplied by the actual number of days in a principal balance is outstanding. All interest payable under this Note is computed using this method.

sense number or each ne principal because as outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT; MINIMUM INTEREST CHARGE, I agree that all one less and other propeld finance charges are earned fully as of the date of the foot and will not be refunded to me upon using payment (whether voluntary) or as a classification of default), except as otherwise required by taw. In any organ, swen upon full prepayment of this Note, i understand that Lande's is milited to a minimum interest charge of \$10.00. Other then my obligation to pay any minimum interest charge. I may pay without possibly all or a portion of the amount owed earlier than it is due. Early payments will require in the minimum and in a continue to make payments under the payment exhibition. Patter, early payments will require in a principal beliance due and may result in my making faver payments. I agree not to send taxofor payments marked "paid in foit", "without recourse", or similar language. If I send such a payment, Londer may accept it without looking any of Lender's digits under this Note, and I will remain obligated to pay any further account outside any payment constitutes "payment including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owned or that he tendered with other conditions or limitations or its full satisfaction of a disputed amount must be mailed or delivered to the forest payment and the street forest, MS 39034.

LATE CHARGE. If a payment is 16 days or more but, I will be charged 4,000% of the impaid pertion of the regularly scheduled payment or \$5,00, whichever is greater. However, in no eyent will the late charge except \$50.00.

INTEREST AFFER DEFAULT. Upon re-study, whether adjuded or accelerated by Lander bassume of my default, the lotal sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. I will be in default under this Note if any of the following happen

Payment Default. I fail to make any payment when due under this Note

Break Other Promises. I break any promise made to Londer or fall to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or four I have with Lender.

False Statements. Any representation or statement made or furnished to Londor by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Theath or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the banefit of creditions; or any proceeding is commenced either by the or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency thes to take any of the property or any other of my property in which Lender has a lien. This includes taking of, gen-string of or levying on my accounts with Lender. However, if I dispute in good forth whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and lumish Lender with monles or a surely band setalactory to Lender to salisfy the claim, then this default provision will not apply.

Dejective Collateralization. This Note or any of the raisled opcuments chases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lion) at any little and for any reason.

Collateral Damage or Loss. Any collateral securing this Note is lost, stolen, substantially damaged or destroyed and the lose, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guerantur. Any of the preceding events occurs with respect to any guerarior, endorser, surety, or accommodation party of any of the indebtedness or any guerarior, anderser, surety, or accommodation party dies or becomes incumpatent, or revokes or disputes the validity of, or liability under, any gueranty of the indebtedness evidenced by this Note.

insecurity. Lender in good faith believes liself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpoid principal between under this Note and all secreted immediately due, and then I will pay that amount.

ATTORNEYS' FEES, EXPENSES. Lender may him or pay someone else to help collect this Note if I do not pay. I will pay i order that amount. This includes, subject to any limits under applicable law, Lender's attorneys' jees and Lender's legal expenses, whether or not there is a lawsuif, including attorneys' less, expenses for benkruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appears. If not promitted by applicable law, I also will pay any court costs, in addition to all other sums provided by law.

GOVERNING LAW. This Note will be governed by federal law amplicable to Lender and, to the extent not presupted by federal law, the laws of the State of Massasippi without regard to its conflicts of law provisions. This Note has been accepted by Landur in the State of Massasippi.

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Rendon County, State of

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender has the full right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold with youth someone else and all accounts. I may open in the future. However, this does not include any IRVs or Keogh accounts, or any frue! second for which estall would be prohibited by law. I sudingize Lender, to the extent permitted by applicable law, to charge or setoff all time owing on the indebtedness against any sord all such accounts, and, at Lender's option, to administratively treate all such accounts to allow. paragraph.

In addition to Lender's right of select, I hereby grant to Lender a security informat in all of my accounts with Lander (whether checking, savings or some other account, including all accounts I hold jointly with someone and all accounts I may open in the future) to cover any debt I owe Lender, of whatever type, whether I am a borrower, guaranter or otherwise. This security interest may not apply to my account if (a) it is an

Loan No: I

Page 2

IRA or tax-deterroid Keogh Rathement Account, (b) the right is created by a consumer credit transaction under a credit card plan, or (c) my right of withdrawal urises only in a representative capacity.

COLLATERAL. I acknowledge this Note is secured by the following collected described in the security instrument listed herein:

(A) a Consumer Security Agreement dated April 12, 2021 made and executed between Scott Watkins and Lander on collateral described as a motor valida.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my hairs, personal representatives, successors and assigns, and shall frum to the benefit of Lender and its successors and easigns.

CENERAL PROVISIONS. If any part of this Note cannot be enforced, this feet will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remarks under this Note without losing them. I and any other person who signs, guarantees or enforces this Note, to the extent ellowed by law, weive presentment, domand for payment, and notice of dishonor. Upon any change in the terms of this Note, whether as maker, guarantee, accommodation insider or endorses, that be released from tiability. All such perities agree that Lender may party or guarantee or collected; or impair, fall to realize upon or period Lender's security interest in the collected. All such perities also agree that Lender may modify this loss without the consent of or notice to payons other than the party with whom the modification is made. The obligations under this Note am joint and several. This means that the words "1", "me", and "my" mean each and all of this persons eighing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE. I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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William Stoll Walking

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Principal 55.604.24	Loan Date 12-01-2021	Maturity 12-15-2023	Loan No	Call / Coll 60 / 667	Account	Officer	mitial
References in the	he boxes above are Any ser	for Lender's use on a above committee	ify and do not Emil this	applicability of this ted due to text langi	document to any pari h limitations.	licular Içan G	isem.

Borrower:

William Scott Watkins 112 McMillian Circle

Philadelphia, 165 38350-8110

Lander:

Community Sank of Mississippi Forest Office

Forest Office 323 East Third Street Forest, \$68 39074

Principal Amount: \$5,504.24

Interest Rate: 8.000%

Date of Note: December 1, 2021

PRODUCE TO PAY. 1 ("Borrower") promise to pay to Community Bank of Meassippi ("Lander"), or order, in tentst money of the United States of America, the principal amount of Five Thousand Six Hundred Four & Zel'100 Dollars (\$5,004,24), together with Interest on the propried principal lealance from December 1, 2921, calculated as described in the "HIEREST CALCULATION METRICO" perograph using an interest rate of \$.000% per annum, until paid in full. The interest rate may change under the terms and conditions of the "HIEREST AFTER DEFAULT"

PAYMENT. I will pay this four in 23 payments of \$254.23 each payment and an inequiar hat payment estimated at \$254.12. My first payment is due January 15, 2022, and di subsequent payments are the on the same day of each month after that. My find payment will be due on December 16, 2023, and will be for all principal and all accreed interest not yet paid. Payments include principal and universal. Unless otherwise agreed or required by applicable law, payments will be applied to say interest; then to principal; then to any late charges; and then to any other charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

any other charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 385/385 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years); medicilized by the outstanding principal balance is outstanding. All interest payable under this little is computed using this method.

PREPAYMENT; MINIMUM INTEREST CHARGE. I egree that all loan leve and pitter prepaid Segnoe charges are sained (biy as of the date of the loan and will not be rotunted to me upon early payment (whether voluntary or as a rasult of detault), except as otherwise required by leve. In any avent, even upon but prepayment of this Note, i understand that Lender is entitled in a intrinser interest charge of \$10.00. Other from my obligation to pay any minimum statest charge, I steep on without penalty all or a portion of the amount closed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, releve the of my obligation to continue to make payments under the payment will actual. Pather, early payments with reduce the principal bations due and may result in my making fewer payments. I agree not to send survey of Lender's rights under this Note, and I will remain obligated to pay any further account owned to Lender. All writing communications connectiving disputed amounts, including any check or other payment institution that indicates that the payment constitutes "payment in full" without locking on the situation of a disputed amount meets he mailed or delivered for Communication of a disputed amount meets he mailed or delivered for Communication of a disputed amount meets he mailed or delivered for Communication of a disputed amount meets he mailed or delivered for Communication of a disputed amount meets he mailed or delivered for Communication of a disputed amount meets he mailed or delivered for Communication or a fail to: Community Bank of Minnissippi, 323 East Third Street Forest, MS 30074

LATE CHARGE. If a payment is 16 days or more late, I will be charged 4.090% of the unpeid portion of the regularly echoduled payment or \$5.00, whilehover is greater. However, in no event will the late charge second \$50.00.

RETEREST AFTER DEFAULT. Upon maturity, whether scheduled or eccelerated by Lender because of my default, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. I will be in default under this Note if any of the following hancen:

Payment Befault. I fell to make any payment when due under this Note.

Small Ciber Promises. I break any promise made to Lender or fell to purform promptly at the time and strictly in the reasuer provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

False Statements. Any representation or statement made or luminised to Lander by me or on my behalf under this Note or the related documents to late or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Bombies due or becomes insolvent, a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by my or against me under any bankruiptsy or insolvency laws.

Taking of the Property. Any creditor of governmental agency time to regards my under any other of my property is well.

Taking of the Property. Any creditor of governmental agency time to take any of the property or any other of my property in which Lender has a size. This includes taking of the property is based is valid or resourceable and if I play bender written notice of the claim and turnish Lender with monion or a surely band satisfactory to Lender to satisfy the claim, then this details provision will not apply.

Detective Cobatentization. This Note or any of the related documents courses to be in the force and effect (including faiture of any collateral document to chaste a valid and perfected security interest or time) at any time and for any resson.

College of Company or Loss. Any college is securing this Note is best stoken, substantially damaged or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guerantor. Any of the proceeding events occurs with respect to any quarantor, endorser, surely, or accommodation party of the indebtectors or any quarantor, endorser, surely, or accommodation party dos or becomes incompatent, or revolves or disputes the validity of, or liability under, ony guaranty of the indepted and evelopical by this Note.

insecurity. Lander in good faith tedisons itself insecure.

LENDER'S RIGHTS. Upon default, Lender may decide the enline unpaid phycical belance under this Note and an ecoraed unpaid interest immediately due, and then I will pay that procent

ATTORNEYS' FEES; EXPENSES. Lender may hise of pay someone else to help collect this Note if I do not pay. I will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's alternays' fees and Lender's logal expenses, whether of not there is a lawren, including atternays' fees, expenses for bankrupley proceedings (including efforts to modify or vacuus any automatic stay or injunction), and appeals. If not prohibited by applicable law, I also will pay any court costs, is addition to all other sums provided by law.

GOVERNING LAW. This Note will be governed by lederal law applicable to Landor and, to the extent not preempted by federal law, the laws of the State of this leader in the State of this leader in the State of this leader in the State of this leader.

CHOICE OF YENUE. If there is a lawfull, I ogne upon Lander's request to submit to the jurisdiction of the courts of Panish County, State of

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender has the full right of setoff in all my accounts with Lender (whether encounts). This includes all accounts I had jointly with someone else and all accounts I may open in the future. However, this does not include any IPA or Keogh accounts, or any trust accounts for which setoff would be prohibled by law. I sucherize Lender, to the extent permitted by applicable law, to charge or setoff all some twing on the industries against any and all each accounts, and at Lender's option, to administratively trems all each accounts to allow funder to protect Lender's charge and setoff rights provided in this

th edition to Leader's right of setolf. I hereby grant to Leader a security fundent in all of my accounts with Leader (whether checking, environs the sum of the secounts in the future) to cover any debt i over Leader, of whatever type, whether I am a borrower, guaranter or otherwise. This accurity interest may not apply to my account if (s) it is an

Loan No: :

Page 2

IRA or tax-deferred Keegh Religement Account, (b) the debt is created by a penaumer credit transaction under a credit card plan, or (c) my right of withdrawni arises only in a representative capacity.

COLLATERAL. I acknowledge this Note is secured by the following collatered described in the security instrument listed herein:

(A) a Consumer Security Agreement daied December 1, 2021 made and executed between Scott Watkins and Lender on colleteral described as a motor vehicle.

SUCCESSOR INTERESTS. The terms of this Note shall be bloking upon me, and upon my heliu, personal representatives, successors and assigns, and shall indee to the benefit of Lender and its successors and assigns.

assigns, and main moze to the nenetit of Lenger and as accessors and assigns.

GENERAL, PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay of large enforcing any of its rights or remedies under this Note without being then. It and any other person who signs, guarantees or andones this Note, in the extent offered by law, waive presentation, to dresuld for permiss, and notice of districts. Upon any change in its facts of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarante, accommodation newer or entities, each to receive from the solid. All such perfect expressed from tability. All such perfect cannot extend (repeatedly and for any length of time) the loan or release any party or guaranter or colluterit; or imper, tall to realize from a perfect Londer any modely this lum without the consent of or notice to anyone other than the porty with whom the repolication is made. The obligations under this Note are joint and serveral. This makes that the words "F" "me", and "my" mean each and all of the present each and all of the present each and all of the present each anyone of the present each and all of the present each any access any party.

Prior to skining this note, I read and understood all the provisions of this rote. I agree to the terms of the note. ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES DETAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

RORROWER:

عتيب بأثمر





Principal \$4.104.24	Loan Date 05-24-2022			C4# / Col 60 / Col	Account	Officer	
References in t	he boxes above are Any ite:	lor Londor's use o ninidirac evoda n	nly and do not limit the	Replicability of this id due to text leng	document to any part th finitations.	icular idan D	ritem.

Bostower:

William Scott Walkins 112 McMillan Cycle

Philadelphia, MS 39350-8110

Lender:

Community Bank of Musissippi Formal Office

323 East Third Street Formal MS 39074

Principal Amount: \$4,104.24

Interest Rate: 8.000%

Late of Note: June 24, 2022

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PROMISE TO PAY. I ("Serrower") promise to pay to Community Bask of Maintage ("Lender"), or order, in lawful money of the United States of America, the principal amount of Four Thousand One Hundred Four & 25/100 Datas (54,164.24), together with interest on the impaid principal balance from June 24, 2022, calculated as described in the "Interest CALCULATION METHOD" paragraph using an interest rate of 8,000% per annum, until paid in full. The Interest rate may change under the terms and constitute of the "Interest AFTER DEFAULT"

PAYMENT. I will pay this loan in 35 payments of \$125.53 each payment and an imagalar last payment estimated at \$125.74. By first payment is due July 24, 2022, and all subsequent payments are due on the same day of each month after that. By final payment will be due on June 24, 2025, and will be for all principal and all accuracy interest not yet poid. Reymants include principal and interest. Unless otherwise agreed or required by applicable law, poyments will be applied to any interest then to principal, then to any late charges; and then to any other charges. I will pay Lender at Lender's achieves shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 3854355 basis, that is, by applying the ratio of the interest rate ever the number of days in a year (355 for all years, including loop years), multiplied by the existencing principal belance, multiplied by the actual number of days the principal belance is outstanding. All interest payable under this Note is computed using this method.

ectical number of days the principal balance is cubisheding. All interest psychia under this Note is computed using this matted.

PREPAYMENT, MINIMUM INTEREST CHARGE. I save that all load fees and other propaid finance charges are earned hilly as of the date of the loan and will not be refunded to the upon early psyment (whether voluntary or as a result of default), sucept as otherwise required by law. In any event, even upon bull prepayment of this hole. I understand that Lender is entitled to a minimum interest charge of \$10,60. Other than my obligation to pay any minimum interest charge, I may pay without penalty at or a portion of the emparts device deriver than it is due. Early payments under the payment will not, unless agreed to by Lender in writing, relieve the of my obligation to construct to make payments under the payment schedule. Rather, early payments will reduce the principal belance due and my result in my making lewer payments. I agree not to end be end before payments marked "paid in full", "without recourse", or similar larguage. If I send such a payment, Londer may accept it without leading any of Lender's rights under this Note, and I will consist obligated to pay day further amount owed to Lender. All written communications concerning disputed associate, including any chack as other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or all full activities continued amount must be mailed or dollvarial to: Community Bank of Mississippt, 123 East Third Street Forest, 35 5074.

LATE CHARGE. If a payment is 18 days or more late, I will be charged 4,000% of the unpaid portion of the regularly scheduled payment or \$5.00, whichever is greater. However, is no event will the late charge exceed \$50.00.

INTEREST AFTER DEFAULT. Upon maturity, whether scheduled or accelerated by Larder because of my default, the total sum due under this Note will continue to accrue interest at the interest rate under this Note.

DEFAULT. I will be in default under this Hote if any of the following happen:

Payment Default. I tall to make any payment when due under this Note.

Break Cither Promites. I break any promise made to Lander or fall to purform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lander.

Files Statements. Any representation or statement made or furnished to furnished.

Death or insolvency. Any Borrower dies or becomes insolvent a receiver is appointed for any part of my property, I make an assignment for the herself of creditors; or any proceeding is commenced either by my or against me under any bunkruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency trick to take any of the property or any other of my property in which Lender has a lien. This includes taking of, generally a or taying on my accounts with Lender, if overver, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monics or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Events Affecting Guaranter. Any of the preceding evants occurs with respect to any guaranter, endorser, surely, or eccommodation party of the indebtedness or any guaranter, endorser, surely, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Insecurity. Lender in good faith believes lise if insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the entire angaid principal belance under this Note and all accrued unpaid interest immediately due, and then twill pay that amount.

ATTORNEYS FIEST, EMPENSES. Lander may hire or pay someone size to help collect this Note if I do not pay. I will pay Londer that amount. This includes, subject to any limits under applicable law, Lander's sitomays' ties and Lender's legal exponses, whether or not there is a lawsuit, including allorneys' seas, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, I also will pay any court costs, in indiffuent out other sums provided by they.

GOVERNING LAW. This Note will be governed by federal law applicable to Lander and, to the extent not praempted by federal law, the laws of the State of Attainship without regard to its conflicts of law provisions. This Note has been accepted by Lander in the State of Attainship.

CHOICE OF VENUE. If there is a lawout, I agree upon Londor's request to submit to the furisdiction of the courts of Farsin County. State of

RIGHT OF SETOFF. To the extent permitted by applicable law, Lander has the full eight of select in till my accounts with Lander (whether checking, savings, or some other accounts). This includes all accounts I hold jointly with someone cise and all accounts it may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I sufficient Lander, to the extent permitted by applicable law, to charge or setoff all surps owing on the debt against any and all such accounts, and, at Lander's option, to administratively freeze all such accounts to allow Leader to protect Lander's charge and satoff rights provided in this personnel.

In addition to Lender's right of setori, it hereby grant to Lender a security interest in as of my accounts with Lender (whether checking, savings or some other account, including at accounts 1 hold jointly with someone size and all accounts 1 may open in the kiture) to cover any debt towo Lender, of whatever type, whether I am a borrower, guaranter or otherwise. This security interest may not apply to my account if (a) it is an IRA or tax-deferred Keogh Retirement Account, (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) my light of withdrawel prices only in a representative capacity.

COLLATERAL. This loan is unsecured.

SUCCESSOR INTERESTS. The forms of this Note shall be binding upon m, and upon my heirs, personal representatives, successors and

Loan No

Page 2

assigns, and shall invite to the benefit of Lender and its successors and ensign

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lendor may delay or forgo enforcing any of its rights or remarkes under this Note without losing them. It and any other person who signs, guarantees or anchorses this Note, to the extent allowed by law, waive presentment, demand for payment and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs us. Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may maker or endorsers, and make the party with a constant also agree that Lender may maker or or obstacts. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than like party with whom the modification is made. The obligations under this Note are joint and several. This mean that the words "!", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS HOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

BORROWER:





Γ	Principal \$72.467.47	Loan Date 08-26-2021	Maturity 01-09-2026	Lean No	Call / Coll 6D / CO7	Account	Officer	Initials
Г	References in the	boxes above are	for Lender's use o	only and do not limit the	applicability of this	decument to any part	icular loan o	ilem.

Barrower:

Crystal Ann Jim 112 McMillan Gêrçle

Philadelphia, MS 39350-8110

Lender:

Community Bank of Mississippi

Forest Office 323 East Yhird Street Forest, MS 39074

Principal Amount: \$72,467.47

Interest Ralo: 7.250%

Date of Note: August 26, 2021

PROMISE TO PAY. I ("Borrower") promise to pay to Community Bank of Mississippi ("Lender"), or order, in lawful money of the United States of America, the principal amount of Seventy-two Thousand Four Hundred Staty-seven & 47/100 Dollars (\$72,467.47), together with Interest on the unpeld principal balance from August 26, 2021, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an Interest rate of 7.250% per annum, until paid in full. The Interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. I will pay this loan in 51 payments of \$1,632.63 each payment and an irregular last payment estimated at \$1,632.39. My first payment is due October 9, 2021, and all subsequent payments are due on the same day of each month after that. My final payment will be due on January 9, 2026, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied to any interest; the principal; then to any late charges; and then to any other charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/365 basis; that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

ectual number of days the principal balanco is outstanding. All interest payable under this Note is computed using this melinod.

PREPAYMENT; it in INDIANA INTEREST CHARGE, I agree that all four fees and other propoid finance charges are caused fully as of the date of the san and will not be refunded to me upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, I understand that Lender is entitled to a minimum interest charge of \$10.00. Other than my obligation to pay any minimum interest charge, I may pay without penalty all or a postion of the amount owed earlier than it is due. Early payments will not, unloss agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schoolde. Pather, only payments will reduce the principal beforce due and may result in my molding fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without feeling any of Lender's rights under this Note, and I will remain obligated to pay early further emount owed to Lender. All written communications concerning disputed amounts, including any etteck or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or familiations or as full exhibitant that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or familiations or as full exhibitant or in disputed amount must be mailed or delivered to Community Bank of Massissippi, 323 East Third Street Forest, MS 39074.

LATE CHARGE. If a payment is 18 days or more late, I will be charged 4.000% of the unpaid portion of the regularly scheduled payment or \$5.00, whichever is greater. However, in no event will the falls charge exceed \$50.00.

INTEREST AFTER DEFAULT. Upon maturity, whether acheduled or accelerated by Lender because of my default, the total sum due under this Note will continue to access interest at the interest rate under this Note.

DEFAULT. I will be in delault under this Note if any of the following happen:

Payment Default. I fall to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fall to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or local thave with Lender.

Fetse Statements. Any representation or statement made or furnished to Lender by me or on my bottelf under this Note or the related documents is folse or misleading in any material respect, either now or at the time made or furnished.

treath or insolvency. Any Borrowor dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or ety proceeding is commenced either by me or egainst me under any bankruptcy or insolvency laws.

Taking of the Property. Any craditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, gamishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable; and if I give Londer written notice of the claim and lumish Lender with monles or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid end perfected security interest or sen) at any time and for any reason.

Golfateral Damage or Loss. Any collateral securing this Note is tost, stolon, substantially damaged or destroyed and the loss, their, substantial damage or destruction is not covered by insurance.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

insecurity. Lender in good faith believes itself insecure.

LENDER'S RIGHTS. Upon default, Lender may declare the online unpaid principal balance under this Note and all accrued unpaid interest balancely due, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Londor may hire or pay someone else to help collect this Note if I no not pay. I will pay Londor that amount. This includes, subject to any limits under applicable law, Lander's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuil, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vecale any automatic stay or injunction), and appeals. If not probabiled by applicable law, I also will pay any court costs, in addition to all other sums provided by law.

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Masissippi without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Mississippi.

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Rankin County, State of Mississippi.

RIGHT OF SETOFF. To the extent permitted by applicable law, Landor has the full right of setoif in all my accounts with Lander (whether checking, savings, or some other account). This lackudes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Xeogh accounts, or any trust accounts for which satoif would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoif all sums owing on the indebtedness against any and eff such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and satoff rights provided in this personals.

In addition to Lender's right of saloff, I hereby grant to Lender a socially interest in all of my accounts with Lender (whicher checking, savings or some other account, including all accounts I hold jointly with someone else and all accounts I may open in the future) to cover any debt I owe Lender, of whatever type, whether I am a borrower, guarantor or otherwise. This socially interest may not apply to my account if (a) it is an

Loan No

Page 2

IRA or lax-deferred Keogh Retirement Account, (b) the debt is created by a consumer credit transaction under a credit cord plan, or (c) my right of withdrawal prices only in a representative capacity.

COLLATERAL. I acknowledge this Note is secured by the following collateral described in the security instruments Ested herein:

- (A) a Consumer Security Agreement dated August 25, 2021 made and executed between Crystal Jim and Londer on collateral described as a motor vehicle.
- (B) a Consumer Security Agreement dated August 25, 2021 made and executed between Crystal Jim and Londer on collateral described as a motor vehicle.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remodes under this Note without losing them. I and any other person who signs, guarantees or enforces this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs his hot whether as maker, guarantor, accommodation maker or endorses, shall be released from liability. All such parties agree that Lender may repow or extend prepeatedly and for any length of time) this toan or release any party or guarantor or collateral; or impair, fall to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this toan without the consent of or notice to enyone other than the party with whom the modification is made. The obligations under this Note are joint and several. This means that the words "i", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE. I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

BORROWER:

Crysta Atin Jim

meral for 10.10.202 tops revers the Long-com 1962, 2021. As digital Manager of all completization is included major

Exhibit B





CONSUMER SECURITY AGREEMENT

Principal \$20,172.52	Loan Date 01-04-2021	Maturity 01-12-2025	Loan No	Call / Coll 6D / 007	Account	Officer DE	Initials
References in th	o kovoe shove are	for Leader's use o	only and do not limit the	e applicability of this sted due to text lengt	document to any pa h limitations.	rticular loan or	Tiem.

Grantor:

William Scott Watkins 112 McMillian Circle

Philadelphia, MS 39350-8110

Lender:

Community Bank of Wississippi Ferest Office 323 East Third Street Forest, MS 39074

THIS CONSUMER SECURITY AGREEMENT dated January 4, 2021, is entered into between William Scott Watkins (referred to below as "l²) and Community Bank of Mississippi (referred to below as "Landor").

GRANT OF SECURITY INTEREST. To secure the indebtedness described herein finaluding all obligations under the Note and this Agreement, j grant to Lander a security interest in all of the Property described below. I understand that the following statements set forth my responsibilities, as well as Lender's rights concerning the Property. I agree as follows:

PROPERTY DESCRIPTION. The word "Property" as used in this Agreement means the following described property in which I am giving to Lender a security interest for the payment of the indebtedness and performance of all other obligations under the Note and this Agreement:

2014 Josp Wrangler, Sport S (VIN 1C4BJWDG2EL204367)

In addition, the word "Property" size includes all the following: any and all accessions, attachments, accessories, replacements of and additions to any of the property described herein (such as tires or batteries attached to a car, a motor attached to a boat, or appliances and fixtures attached to a mobile home), whether added now or later, together with all proceeds findusting insurance proceeds and refunds of insurance premiums) if any, and sums due from a third party who has demaged or destroyed the Property or from that party's insurer, whether due to judgment, settlement or other process.

Despite any other provision of this Agreement, Lender is not granted, and will not have, a compurchase money security interest in household goods, to the extent such a security interest would be prohibited by applicable law. In addition, if Lender is required to give notice of the right to cancel under Truth in Lending in connection with any additional loans, extensions of credit and other liabilities or obligations of me to Lender, than this Agreement shell not secure additional loans or obligations unless and until such notice and all material Truth-in-Lending disclosures are

CROSS-COLLATERALIZATION. In addition to the Note, this Agreement secures all amounts I owe to Londer, whether elved now or later. This means that every loan I have now or obtain later with Lander Is secured by this Agreement. This Agreement also secures all other amounts and obligations that I may owe to Lander (such as an overdeat on a checking account). However, this Agreement shall not secure any additional loans or obligations if doing so would cause such additional loan or obligation to be subject to the limitations on consumer credit extended to service members, their spouses, and their dependents as provided in 10 U.S.C. Section 987 and its implementing regulations.

FUTURE ADVANCES. In addition to the Note, this Agreement secures all future advances made by Lender to me regardless of whether all Lander is required by any agreement with me to extend the advance or b) the advance is made for the same purposes.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of satoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hald jointly with someons else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which satoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or satoff all sums owing on the Indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Londer's charge and satoff rights provided in this

REPRESENTATIONS AND PROMISES WITH RESPECT TO THE PROPERTY. I represent and promise to Lender that:

Ownership. I am the lawful owner of the Property. The Property is free and clear of all loans, liens, security interests, mortgages, claims, and encumbrances except for those I have disclosed to Lender in writing prior to my signing this Agreement. I agree to defend Lender's rights in the Property against the claims and demands of all persons. I will not allow any other liens on the Property, even if they are junter to Londer's lien. I have the full authority and right to enter into this Agreement and to grant a security interest in the Property to Lender.

No Sale. Without Lender's prior written consent, I will not sell, lease, transfer, borrow against, or otherwise dispose of any of my rights in the Property unless and until all the indebtedness is paid in full.

Location of the Property. Except for vehicles, I agree to keep the Property is my address shown above unless Lender talls me I can move it. If the Property is a vehicle, I will keep the Property at those addresses except for routine travel. I will not do anything that requires applying for a certificate of this for the vehicle in another state. If I move from my address shown above to another location within the same state, I may move the Property to my new address, but only if I give Lender the new address in writing prior to my moving. In any event, I agree to keep Lender informed at all times of my current address.

Maintenance and Insurance. I will keep the Property in good condition and repair. If the Property is damaged, lost or stolen, I immediately will inform Lender. I will keep the Property fully insured against all loss or damage by fire, their, collision, and such other hazards as Lender may require from time to time. The insurance will be on terms, including deductible provisions and endersements, that are satisfactory as Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender and not including any disclaimer of the insurer's liability for failure to give such notice. I understand I may obtain insurance from any insurance company I may choose that is reasonably acceptable to Lender. I will provide Lender with the original insurance policy, or other proof satisfactory to Lender of the insurance coverage, together with all endorsements required by Lender, including an endorsement naming Lender as the party to whom all losses will be paid, if Lender receives a refund of any insurance premiums, I agree that the refund is Property covered by this Agreement. Lender may apply the refund to payment of any of the indebtedness. Any insurance policy which I deliver to Lender will be held to secure payment of the Indebtedness. Until all indebtedness is paid in full, Lender is authorized, but shall not be required, to file any proof of loss, adjust any loss, receive and receipt for any sum payable, surrender any policy, discharge and release any insurar, endorse any loss or refund check or draft, and in general do in my name, or otherwise, any and all things with respect to the insurance or any insurance proceeds. to the insurance or any insurance proceeds.

Licensing and Governmental Regulations. I agree to keep the Property Reensed at all times as required by all applicable state and indexal laws. In addition, I agree to pay when due all license fees, taxes and assessments relating to the Property or the use of the Property. I further agree that the Property will not be used for any unlawful purpose or in violation of any statute, law, ordinance, or regulation relating to the use, operation, or control of the Property.

Inspection. I agree that Lander or Lander's agents shall have the right from time to time to inspect the Property wherever located.

Loan No.

regarding name changes.

LENDER'S EXPENDITURES, If I still (A) to keep the Property free of all taxes, items, security interests, encumbrances, and other claims, (B) to LENDER'S EXPENDITURES. If I still (A) to keep the Property free of all taxes, items, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property than Lender may do so. If any action or proceeding is provided any required that would materially affect Lender's interests in the Property, than Lender or my behalf may, but is not required to, take any action commenced that would materially affect Lender's interests. All expenses incurred or paid by Lender (or such purposes will than been the cate charged under the Note from the data incurred or paid by Lender to the date of repayment by me. All such expenses will interest at the cate charged under the Note tom the data incurred or paid by Lender to the date of repayment by me. All such expenses will interest at the cate charged under the Note of Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note of the Note of the Indebtedness and at Lender's option, will (A) be payable on the terminal payment to become due during either (1) the term of any applicable insurance policy; apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; apportioned among and be payable with any of the Note; or (C) be treated as a balloon payment which will be due and payable to the Note; or (C) be treated as a balloon payment which will be due and payable to the Note; or (C) be treated as a balloon payment which will be due and payable in the Note; or (C)

DEFAULT. I will be in default if any of the following happens:

Payment Default. I fell to make any payment when due under the indebtedness.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the menner provided in this Agreement or in any agreement related to this Agreement.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Agreement or the Related Documents is false or misleading in any material respect, either new or at the time made or furnished.

Death or insolvency. I die or become incompetent or insolvent, a receiver is appointed for any part of my property, i make an assignment for the benefit of creditors, of any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of my property in which Lender has a flori. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whather the claim on which the taking of the Property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond solisitatory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collectralization. This Agreement or any of the Related Documents cosses to be in full force and effect (including failure of any collectral-document to create a valid and perfected security interest or lian) at any time and for any reason.

Property Damage or Loss. The Property is lost, stelen, substantially demaged, sold, or berrowed against.

insecurity. Lender in good faith believes itself insecure.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guaranter, endotser, surety, or accommodation party of any of the indebtedness or any guaranter, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness.

LENDER'S RIGHTS. I may keep and use the Property to long as I am not in default under this Agreement. If I am in default, this is what Lander may do, in addition to any other rights Lender may h

Accelerate Indebtedness. Lender may declare all indebtedness immediately due and payable, without notice

Other Rights and Romadies. In addition, Lander will have all the rights of a secured party under the Uniform Commercial Code and other applicable law. This means, among other rights, that Lender may enter upon the premises at the address shown above and take the applicable law. This means, among other rights, that Lender may enter upon the premises at the address shown above and take the applicable law. This means, among other rights, that Lender may enter upon the premises for the purpose of Property entered by law, enter peaceably upon other premises for the purpose of Property, and I consent to such entry. If the Property contains any goods not covered by this Agreement at the time of repossession, I agree that Lender may take such goods, provided that Lender makes reasonable clients to return them to me after repossession. If Lender esks me to do so, I will gether the Property and make it available to Lender at a place reasonably convenient to have lender and me.

Application of Proceeds. If Lender sells the Property, Lender will apply the "not proceeds" of the sale to reduce the amount owed Lender. "Not proceeds" means the sele price less the expenses of repossession, repeir, sale, and as provided below, attentives fees and other "Not proceeds" means the sele price less the expenses of repossession, repeir, sale, and as provided below, attentives fees and other collection expenses. I agree that, to the extent parmitted by law, I will owe Lender any difference between the amount of the Indebtedness and the net proceeds Lender receives from the sale of the Property.

Notice. Unless the Property threatens to decline speedily in value or is of a type customarily sold on a recognized market, Londor will give ma, and other persons as required by law, reasonable notice of the time and place of any public sale or of the time after which any private sale or any other intended disposition of the Property is to be made. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition, except as otherwise required by applicable law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

Amendments and interpretation. (1) What is written in this Agreement is my entire agreement with Lender concerning the Property. This Agreement may not be changed except by another written agreement between us. (2). If more than one person signs below, our obligations are joint and several. This moons that the words "t," "me," and "my" mean each and every person or entity signing this Agreement, and that, if Lender brings a lewsuit, Lender may sue any one or more of us. I also understand Lender need not sue Borrower agreement are for first, and that Borrower need not be joined in any lewsuit. (3) The names given to paragraphs or sections in this Agreement are for first, and that Borrower need not be joined in any lewsuit. (4) The names given to paragraphs or sections in this Agreement are for formal purposes only. They are not to be used to interpret or define the provisions of this Agreement. (4) I agree that this Agreement is the most reliable evidence of my agreements with Lender.

Attorneys' Feas; Expenses. I agree to pay all of Lender's costs and expenses, including Lender's attorneys' feas and Lender's legal expenses, including Lender's attorneys' feas and Lender's legal expenses, including Lender's attorneys' feas and legal expenses include Agreement or to collect the indebtedness, and I shall pay the costs and expenses of such enforcement. Costs and expenses include Agreement or to collect the indebtedness, and I shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's attorneys' fees and legal expenses for bankruptey Lender's attorneys' fees and legal expenses whether or not there is a lewsuit, including attorneys' fees and legal expenses for bankruptey Lender's attorneys' fees and legal expenses for bankruptey fees and legal expenses whether or not there is a lewsuit, including attorneys' fees and legal expenses for bankruptey fees and legal expenses whether or not there is a lewsuit, including attorneys' fees and legal expenses for bankruptey fees and legal expenses whether or not there is a lewsuit, including attorneys' fees and legal expenses for bankruptey fees and legal expenses in bankruptey.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Governing Law. This Agreement will be governed by federal law applicable to Lander and, to the extent not preempted by federal law, the laws of the State of Mississippi without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State

Choice of Venue. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Rankin County, State of

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually recipied by talefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, when actually recipied by talefacsimile (unless otherwise required by law), when deposited in the United States mail, as first class, pertified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving format shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving format written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice surface has been been contacted informed at all times of any current address. Unless otherwise provided or required by law, if there is more than one Grentor, any notice given by Lender to any Grentor is deemed to be notice given to all Grentors. It will be my responsibility to the others of the notice from Lender.

No Waiver by Lander. I understand Lender will not give up any of Lender's rights under this Agreement unless Lender does so in writing. The first that Lender dollars or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing the first that Lender dollars or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean I will not have to get Lender's consont again if the situation indeststand that if Lender does consent to a request, that does not mean that I will not have to get Lender's consont again if the situation happens again. I further understand that just because Lender consents to one or more of my requests, that does not mean Lender will be required to consent to any of my future requests. I waive presentment, demend for payment, protest, and notice of distoner.

Severability. If a court finds that any provision of this Agreement is not velid or should not be enforced, that fact by itself will not mean that the rost of this Agreement will not be valid or enforced. Therefore, a court will enforce the met of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding

Page 2

Time is of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following words shall have the following meanings when used in this Agreement:

Agreement. The word "Agreement" masos this Consumer Security Agreement, as this Consumer Security Agreement may be amended or modified from time to time, together with all exhibits and schedules attached to this Consumer Security Agreement from time to time.

Borrower. The word "Borrower" means William Scott Watkins and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Grantor. The word "Grantor" means William Scott Watkins.

Guaranty. The word "Guaranty" means the guaranty from guaranter, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

indubtodness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and indubtodness. The word "Indebtedness and costs and expenses for which I am responsible under this Agreement or under any of the interest together with all other indebtedness and costs and expenses for which I am responsible under this Agreement or under any of the interest trial provision, Related Documents. Specifically, without limitation, Indebtedness includes the future advances set forth in the Future Advances provision, together witti all interest thereon and all amounts that may be indirectly secured by the Cross-Collaterelization provision of this Agreement.

Lendor. The word "Lender" means Community Bank of Mississippi, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Note. The word "Note" means the note or credit agreement dated January 4, 2021, in the principal amount of \$20,172.52 from William Scott Watkins to Londer, together with all renewals of, extensions of, medifications of, refinancings of, consolidations of and substitutions for the note or credit agreement.

Property. The word "Property" means all of my right, title and interest in and to all the Property as described in the "Property Description" section of this Agreement.

Related Documents. The words "Related Documents" meen all promissory notes, credit agreements, ioan agreements, environmental agreements, guaranties, socurity agreements, mortgages, dads of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

I HAVE READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS CONSUMER SECURITY AGREEMENT AND AGREE TO IT'S TERMS. THIS AGREEMENT IS DATED JANUARY 4, 2021.

GRANTOR:

X William Scott Watkins

Complex, Vinc. 2013. 192000. Copy. Francis USA Emperimentativ, 2021. Astrophy-Propriet. - NG SECTION/19200.FC TR 20129. VINVES.

CERTIFICATE OF TIT	15 w 47 y 22 y
STATE OF MISSISSIPPI	ORIGINAL
VEHICLE IDENTIFICATION NUMBER MAKE YEAR MODEL BODY 1019JUDG28L204367 JEEP 2014 WRANGLER U UV	TITLE NUMBER (E.G. UNIT#) MS1968953856
DATE OF FIRST SALE TITLE DATE FOR USE NEW ONLY NO/CYL NEW/USED TYPE OF VEHICLE 106/21/2021 PC	ODOMETER - NO TENTHS
06/21/2021 6 USED PC OWNER(S)	ACTOAL BRANDS
WATRINS, WILLIAM SCOTT 112 MCMILLAN CIR PHELADELPHIA MS 39350-81603	
ISTLIENHOLDER	DATE: 201/04/2021
COMMUNITY BANK OF MISSIBBIPPI PO BOX 2019 BRANDON MS 39083-2019	1/0/0
2ND LIENHOLDER	DATE:
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MAL TO	VOW
COMMUNITY BANK OF MISSISSIPPI PO BOX 2019	
BRANDON MS-39043-2019	
LIEN SATISFACTION: THE UNDERGRED HOLDER OF ABOVE DESCRIBED LIENCE) ON THE MOTOR VEHICLE DESCRIBED HERE	EON KERENY ACKNOWLEDGITS BATISFACTION THEREOF.
1ST LIEN (JENHOLDER) BY_ DAY OF 20 /	SECONATURE AND TOD EL
2ND LIEN (USNHOLDSER) BY DAY OF 20	(SIGNATURE AND TITLE)
IN WITNESS WHEREOF I HAVE HEREUNTO SET MY HAND THIS THE 21ST DAY OF JUNES 20 21 THE 21ST DAY OF JUNES 20 21 With office as 81 the lines of acc. Ministral pp. Day leaved pursuant 63-21-1, Minels	Department of Revisions horsely cartifies that the yearson named herein is registered by a javalil owner of the vertical electricity and select to cartly framests during publicationally as fleetwith the partners of Revisions (in cartification) to the Mississippi Mentil Vertication (in the American Control Selectricity of the things of the Control Selectricity of the Selectricity of t
CONTROL NUMBER MISSISSIPPI DEPARTMENT OF REVENUE	MANDY,
Our Haben	X





CONSUMER SECURITY AGREEMENT

Principal \$72,467,47	Loan Date 08-26-2021	Maturity 01-09-2026		Gall / Coll 60 / 007	2	Officer	Initials
References in 0	a hoves shove are	for Landar's use o	nly and do not limit the	applicability of this	document to eary part	icular loan e	item.

Borrower:

Crystal Ann Jim 112 Mobilian Circle

Philadelphia, MS 39359-B110

Crystal Jim 112 Mcmillan Circle

Lender:

Community Bank of Mississippi Forest Office 323 East Third Street Forest, MS 38074

Grantor:

lphis, HS 39350

THIS CONSUMER SECURITY AGREEMENT dated August 29, 2021, is entered into among Crystal Jim (referred to below as "Y"); Crystal Ann Jim (referred to below as "Borrower"); and Community Bank of Mississippi (referred to below as "Lendar").

GRANT OF SECURITY INTEREST. To secure the indebtedness described herein (isolading all obligations under the Note and this Agreement), I grant to Lender a security interest to all of the Property described below. I understand that the following statements set forth my responsibilities, as well as Lender's rights concerning the Property. I agree as follows:

PROPERTY DESCRIPTION. The word "Property" as used in talls Agreement means the following described property in which I am giving to Lender a socialty interest for the payment of the indebtedness and performence of all other obligations under the Note and this Agreement:

2020 DODGE RAM 1590 PU (VIN 1C6SRFJT4LN415217)

in addition, the word "Property" elso includes all the following: any end all accessions, affactments, accessories, replacements of end additions to any of the property described instain (such as fires or batteries attached to a car, a motor ettached to a beat, or appliances and distures attached to a mobile home), whether edded now or taler, together with all proceeds (including traumance proceeds and testings of insurance produces) if any, and sums due from a third party who has damaged or destroyed the Property or from that party's insurer, whether due to insurance extitations in other process.

Despite any other provision of this Agreement, Lender is not granted, and will not have, a compurchase money security interest in bousehold goods, to the extent such a security interest would be prohibited by applicable tww. In addition, If Lender is required to give notice of the right to cancel under Truth in Lending in connection with any additional loans, extensions of credit and other liabilities or obligations of me to Lender, then this Agreement shall not secure additional loans or obligations unless and until such notice and all material Truth-in-Lending disclosures are

CROSS-COLLATERALIZATION. In addition to the Note, this Agreement secures all amounts Borrower owes to Lendar, whether owed now or later. This means that every foan Borrower has now or obtains later with Lender is secured by this Agreement. This Agreement also secures all other amounts and obligations that Borrower may own to Lender (such as an overdeath on a checking secount). I may notify Lender in writing if I am no longer willing to be liable for future amounts owned by Borrower. I will still be liable for all loans to Borrower nade or agreed to be made by Lender before Lender exclusity receives my article, and all extensions, modifications and renewals of these loans. However, this Agreement what not secure any additional bears or obligations if doing so would cause such additional loan or obligation to be subject to the limitations on consumer credit extended to service members, that spouses, and their dependents as provided in 10 U.S.C. Section 987 and its implementing

FUTURE ADVANCES. In addition to the Note, this Agreement secures all future advances made by Lender to Borrower regardless of whether a) Lender is required by any agreement with Borrower to extend the advance or b) the advance is made for the same purposes.

WARRANTIES AND REPRESENTATIONS. I warrant and represent to Lender that: [a] This Agreement is executed at Borrower's request and not at the request of Lender; (b) I have established adequate means of obtaining from Borrower on a continuing bests information about Borrower's financial condition; and (c) Lender has made no representations to me about Borrower or Borrower's credit continues.

GRANTOR'S WAVERS. I waive all requirements of presentment, protest, demand, and notice of disholow or non-payment to me, to Borrower, or to any other party to the indebtedness or any other obligation of any Borrower, without first oblighing my written content: (A) grant any extension of time for any payment, (B) grant any renewal, (C) permit any modification of payment terms or other terms, or (D) exchange or release my Property or other security. No such act or failure to act shall effect Lender's rights against me or the Property.

BORROWER'S WAIVERS AND RESPONSESUITIES. Leader need not tell Borrower about any action or inaction it takes in connection with this Agreement. Borrower assumes the responsibility for keeping informed about the Property. Borrower waives any defenses that may arise because of any auton or inaction of Lender, holiziting any faiture or delay of Lender location on the Property. Borrower agrees to remain flable under the Note and Indebtedness no matter what solion Lender takes or falls to take under this Agreement.

RIGHT OF SETOFF. To the extent parmitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Knogh accounts, or any trust accounts for which seloff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to change or setoff all sums owing on the Indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and satoff rights provided in this

REPRESENTATIONS AND PROMISES WITH RESPECT TO THE PROPERTY. I represent and promise to Lendar that:

Demonstrip. I am the tarviul owner of the Property. The Property is free and clear of all loans, liene, security interests, mortgages, cleans, and encumbrances except for those I have disclosed to Lender in writing prior to my signing this Agreement. I agree to defend Lender's rights in the Property against the cisims and demands of all persons. I will not allow any other liens on the Property, even if they are jurker to Lender's item. I have the full authority and right to enter into this Agreement and to grant a security interest in the Property to Lender.

No Sale. Without Lender's prior written consent, I will not sell, lease, transfer, borrow egainst, or otherwise dispose of any of my rights in the Property unless and until all the trainbledrases is paid in full.

Location of the Property. Except for vehicles, I agree to keep the Property at my address shown above unless Leader tells me I can move it. If the Property is a vehicle, I will keep the Property at those addresses except for routine travel. I will not do envithing that requires explying for a certificate of title for the vehicle in another state. If I move from my address shown above to shother location within the same state, I may move the Property to my new address, but only if I give Lender the new address in writing prior to my moving. In any event, I agree to keep Lender informed at all times of my current address.

event, I agree to keep Lender informed at all times of my current endress.

I Maintanance and insurance. I will keep the Property in good condition and repair. If the Property is damaged, lost or stolen, I immediately will inform Lender. I will keep the Property fully insured against all loss or damage by fire, theft, collision, and such other hazards as Lender will inform Lender. I will keep the Property fully insured against all loss or damage by fire, theft, collision, and such other hazards as Lender may require from time to time. The insurance will be on terms, including destacible provisions and endursements, that are satisfactory to Lender, including subulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender, including any disclaimer of the insurance from sany insurance company I may choose that is reasonably acceptable to Lender. I will provide Lender with the original insurance other proof satisfactory to Lander of the insurance coverage, together with all andersements required by Lender, including an endorsement remind Lender as the party to whose all losses will be paid. If Lender receives a refund of any insurance promiums, I agree that the refund is Property covered by this Agreement. Lender may apply the refund to payment of any of the indebtedness. Any insurance policy which is

Loan No:

deliver to Lander will be hald to secure payment of the Indebtedness. Until all indebtatiness is paid in full, Lander is authorized, but shall not be required, to file any proof of loss, adjust any loss, receive and receipt for any sum payable, surrender any policy, discharge and release any insurer, endorse any loss or refund check or draft, and in general do in any name, or otherwise, any and all things with respect to the insurance or any insurance proceeds.

Licensing and Governmental Requisitors. I agree to keep the Property Idensed at all times as required by all applicable state and federal laws. In addition, I agree to pay when due at itemse sees, taxes and assessments relating to the Property or the case of the Property. I further agree that the Property will not be used for any unitarity purpose or in violation of any statute, tax, ordinance, or regulation relating io the use, operation, or control of the Property.

Inspection. I agree that Lender or Lender's agents shall have the right from time to time to inspect the Property wherever located.

Inspection. Legree that Lender or Lender's spents shall have the right from time to time to inspect the Property whereast receive.

Financing Statements. I authorize Lender to file a LECE financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, I additionally source to sign all other documents into account planterest in the Property. I will pay all filing fees, title transfer fees, and other fees and costs involved urface prohibilised by lender is required by ser to pay set fees and costs. I interoceably appoint Lender as my elformey-finished to excurde law or unless Lender is required by the pay set to be a set set Lender and the property of this Agreement as a financing statement. I will promptly notify Lender of any change to any name or the name of any individual Greator, any individual who is a partner for a Greator, and individual who is a partner for a Greator, and individual who is a trustee or setting or truster for a Greator under this Agreement. I will also promptly halfy Lender of any change to any individual who is a trustee or setting or truster to a continuous control of the most incentify issued driver's freeness or state-issued identification card, any expiration of the most recently issued driver's freeness or any individual for whom I am required to provide notice regarding name changes. gosting name change

regarding name changes.

LENDER'S EXPENDITURES. If I fail (A) to keep the Property free of all taxes, items, security interests, encurritrances, and other dains. (B) to provide any required insurance on the Property. (C) to make repairs to the Property than Lender may do so. If any action or proceeding is commenced that would materiely affect Lender's interests in the Property, then Lender on my behelf may, but is not required to, take any action commenced that would materiely affect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear that Lender believes to be exprepriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will interest at the rate charged under the Note from the date from the date of many name. All such expenses will interest at the rate charged under the Note from the date incurred or paid by Lender (B) be added to the helance of the Note and be become a part of the indebtedness and, at Lender's option, will (A) be psychole on demand; (B) be added to the helance of the Note and be expected among and be psychole with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a belicon payment which will be due and psychole at the Note's mathrity. The Agreement also will secure payment of these emounts. The rights provided for in this paragraph shall be in addition to any other rights or any entredies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default as so to bar Lender from any remarkly that it otherwise would have had.

DEFAULT. I will be in deleuit if any of the following happens:

Payment Default. Borrower falls to make any payment when due under the indebtedness.

Break Other Promises. Borrower or I break any promise made to Lender or fall to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

False Statements. Any representation or statement made or furnished to Lender by Borrower or me or on Borrower's or my behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Borrower or I die or become incompetent or insolvent, a receiver is appointed for any part of my property, I make an assignment for the benefit of creditors, or any proceeding is commenced either by me or against me under any bankruptcy or insolvency

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of Borrowar's or my property in which Lender has a fien. This includes taking of, gernfelting of or leaving on Borrowar's or my accounts with Lender. However, if Borrowar or I dispute in good faith whether the elain or which the taking of the Property is based is valid or reasonable, and if Borrowar or I give Lender written notice of the claim and furnish Lender with montes or a surely bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Descrive Colleteralization. This Agreement or any of the Related Documents cosses to be in full force and effect (including failure of any colleteral document to create a valid and perfected security interest or lien) at any time and for any resson.

Property Damage or Loss. The Property is lost, stolen, substantially damaged, sold, or borrowed against.

insecurity. Lender in good faith believes itself insecura.

Events Affacting Guaranter. Any of the preceding events occurs with respect to any guaranter, anderser, surely, or accommodation party of the indebtachess or any guaranter, anderser, surely, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtachess.

LENDER'S RIGHTS. I may keep and use the Property so long as I am not in default under this Agreement. If I am in default, this is what Lender may do, in addition to any other rights Lender may have:

Accelerate indebtedness. Lander may declare all indebtedness immediately due and payable, without notice.

Citiar Rights and Remedies. In addition, Lender will have sit the rights of a secured party under the Uniform Commercial Code and other applicable faw. This means, among other rights, that Lender may enter upon the premises at the address shown above and take the Proposty presceetly and sell it. Lender may also, to the extent permitted by law, enter passeably opon other premises for the purpose of retaking the Property, and I consent to such entry. If the Property contains any goods not converted by this Agreement at the time of repostation, I agree that Lender may take such goods, provided that Lender meters reasonable efforts to return them to me after repossessation. If Lender asks me to do so, I will gather the Property and make it available to Lender at a place reasonably convenient to both Lender and me. both I ender and ma.

Application of Proceeds. If Lender sells the Property, Lender will apply the "net proceeds" of the sale to reduce the amount owed Lender. "Net proceeds" means the sale price less the expenses of repossession, repair, sale, and as provided below, attorneys' fees and other

Natios. Unless the Property Treatens to decline speedily in value or is of a type customarily sold on a recognized market, Lander will give me, and other persons as required by law, reasonable notice of the time and place of any public sele or of the time after which any private me, and other intended disposition of the Property is to be made. The requirements of reasonable notice shall be met if such notice is given at least ten (10) days before the time of the sale or disposition, except as otherwise required by applicable law.

MISCELLANEOUS PROVISIONS. The following miscallaneous provisions are a part of this Agreement:

Amendments and interpretation. (1) What is written in this Agraement is my enthre agreement with Lender concerning the Property. This agreement may not be changed except by shother written agreement between us. (2) If more than one parson signs below, our objections are jobst and several. This meners that the words "I," "me," and "my" mean each and every person or entity signing this Agreement, and that, if Lender brings a lawsuif, Lender may sub any onto or more of us. I also understand Lender need not use Borrower first, and that Borrower need not be joined in any lawsuif. (3) The names given to peregraphs or sections in this Agreement are for convenience purposes only. They are not to be used to Interpret or define the provisions of this Agreement. (4) I agree that this Agreement is the most reliable evidence of my agreements with Lender.

Attorneys' Fees, Expenses. I agree to pay all of Lender's costs and expenses, including Lender's altorneys' fees and Lender's legal expenses, including Lender may filte on pay sometime else to help enforce this expenses, including to connection with the enforcement of this Agreement. Lender may filte on pay sometime else to help enforce this Agreement, and I shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's attorneys' sees and legal expenses for bankruptcy proceedings (including afforms of costs and expenses whether or not there is a lewelli, including afforms of logal expenses for bankruptcy proceedings (including afforms modify or vecets any automatic stey or injuriculant), appeals, and any anticipated post-judgment collection services. I also shall pay all court costs, in addition to all other sums provided by law. This Agreement also sectors all of these amounts.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not precupited by federal law, the laws of the State of Mississippi without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Mississippi without regard to its conflicts of law provisions.

Chaise of Yeave. If there is a lawsuit, I agree upon Lendar's request to submit to the jurisdiction of the courts of Rankin County, State of

Page 2

Loan No:

Page 3

Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be affective when actually delivered, when actually neceived by telefactative induces atherwise required by taw), when deposited with a nationally recognized overnight courier, or, if malled, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving formal written notice to the other persons, expectifying that the purpose of the notice is to change the person's address. For notice purposes, I agree to beep Lander informed at all times of any current address. Unless otherwise provided or required by law, if there is more than one Granton, any notice given by Lander to any Granton is deemed to be notice given to all Grantons. It will be my responsibility to tell the others of the notice from Lander.

No Waiver by Lender, I understand Lender will not give up any of Lender's rights under this Agreement unless Lender does so in willing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean I will not have to compily with the other provisions of this Agreement, I also understand that If Lender does consent to a request, that does not mean that I will not have to got Lender's consent again. If wither understand that full because Lender consents to one or more of my requests, that does not mean Lender will be required to consent to any of my inture requests. I waive presentment, damend for payment, protest, and notice of disherer.

Severability. If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vasted in a person other than me, Lender, without notice to me, may deal with my successors with reference to this Agreement and the indebtedness by way of forbearance or extension without refeasing me from the obligations of this Agreement or habitaty under the indebtedness.

Time (a of the Essence. Time is of the essence in the performance of this Agreement.

DEFINITIONS. The following words shall have the following maurings when used in this Agreement:

Agreement. The word "Agreement" means this Consumer Security Agreement, as this Consumer Security Agreement may be amended or modified from time to time, together with all exhibits and schedules effected to this Consumer Security Agreement from time to time.

Borrower. The word "Borrower" means Crystel Ann Jan and includes all co-eigners and co-makers signing the Note and all their

Grantor. The word "Grantor" means Crystal Jim.

Guerenty. The word "Guerenty" means the guerenty from guerentor, endorser, surety, or accommodation party to Lender, including without landstation a guerranty of all or part of the Note.

Indibitedness. The word "indibitedness" means the indibitedness evidenced by the Note or Related Documents, including all principal and interest together with all other indebtedness and costs and expenses for which Borrower is responsible under this Agreement or under any of the Related Documents. Specifically, without limitation, indebtedness includes the future advances ast forth in the Future Advances provision, together with all interest thereon and all smooths that may be indirectly secured by the Cross-Collateralization provision of this

Learner. The world "Leader" means Community Bank of Mississippi, its successors and assigns. The worlds "successors or assigns" mean any person or company their acquires any interest in the Mole.

Note. The word "Note" means the note or credit agreement dated August 26, 2021, in the principal amount of \$72,467.47 from Crystal Ann Jim to Lender, together with all renewals of, extensions of, modifications of, refinencings of, consolidations of and substitutions for the note or credit agreement.

Property. The word "Property" meens all of my right, title and interest in and to all the Property as described in the "Property Description" section of this Agreement.

Related Documents. The words "Related Documents" mean all promissory roles, credit agreements, loan agreements, environmental agreements, governities, security deeds, collateral mortgages, and all other institutents, agreements and documents, whether new or hereafter existing, executed in connection with the indebtedness.

Borrower and I have read and understood all the provisions of this consumer security agreement and agree to its Terms. This agreement is dated august 28, 2021.

CERTIFICATE OF TITLE	
STATE OF MISSISSIPPI ORIGINAL THEETEXT	
VEHICLE IDENTIFICATION NUMBER MAKE YEAR MODEL BODY TITLE NUMBER. (E.G. UNIT#) COSREJITATION 15217 RAM 2020 1500 PK MS0676417020 DATE OF FIRST SALE TITLEDDATE FOR USE NEW ONLY NO CYL NEW/USED TYPE OF VEHICLE D1001558021 PS MEW PD / M	
OWNER(S) WARRINS, WILLIAM OR CRYSTAL AS 2 MONILLAN CER AND	
IDATE: 08/25/2021 COMMUNITY BANK OF MISSISSIPPI PO BOX 2019 BIR NEON MS. 500 1 2019	
DATE:	
ASIL TO	
COMMUNITY BANK OF MISSISSIPPI PO BOX 2019 BEATHON ME 39843-2025	
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2ND LIEN (LIBROLDER) BY (SIGNATURE AND TITLE) OAY OF 20	
THIS DAY OF DOTOBER 29 21 The Mississippi Department of Flavenue heavily destitus that for applications duly made, the person resumed heavily is registered by applications duly made, the person resumed heavily is registered by the office as the lawful bears of the topic of plotting subjective to the former or summed to produce the former or summed produce to the following of the person resummed produce to the following of the person resummed produce that for the following of the person resumed heavily destinated that for applications of the topic of the person resumed heavily destinated that for applications of the person resumed heavily destinated that for applications of the topic of the person resumed heavily destinated by the following the person resumed heavily destinated by the person resumed heavily destinated by the following the person resumed heavily destinated by the person resumed heavily destined by the person resumed heavily destinated by the person resume	; (*)
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O DALTADS (ht. /ht.)	\ (3)
Crystal Ann Jim	





CONSUMER SECURITY AGREEMENT

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References in the boxes above size for Land	use on not that	s englicability of this doc tes outs to last langua	inini to any parito manana	dar kaio or likin.

Borrower.

William Scott Walkins

112 McMillian Circle Philliathlobia, MS - 38350-8110 .

Lender.

Community Bank of Mississippi Forest Office 223 East Third Street

Grantor:

Scott Waltins 112 Melfillion Chele Philedelphia, MS 89350-8110

THIS CONSUMER SECURITY AGREEMENT dated April 12, 2021, is entired into among South Walking (referred to below as "1"); William Scott Walking freferred to below as "Rozrowsi"; and Community Bank of Mississippi (referred to below as "Lender").

GRANT OF SECURITY INTEREST. To secure the indebtedness described herein (including all obligations under the viole and this Agreement, I grant to Lander a security interest in all of his Projecty described herein and bullow. I undeptaind that the following statements set form my reponsibilities, as well as Lender's dights concerning the frequenty. I agree as follows:

PROPERTY DESCRIPTION. The word "Property" as thed in this Agreement makes the following described property in which I sim giving in Limite's a sweakly insight for the payment of the undebtedness and performance of all other obligations under the links agreement:

2021 Polets A218EA57A1 ATV (VIN 4XA5EA570HA718581)

In addition, the word Taroperty also includes all the following: any and all accessions, allactments, excessuries, representate of and additions to support of the property described herein fourth as times or batteries attached to ever a motor attached to a tight is applications with fall in proceeds (including terrained processes and refunds of insulance processes and refunds of insulance processes and refunds of insulance promitted if any and sums one from a time party who has demanded or destroyed the Property or from that gardys luminar, whether the to judgment, settlement or other processes.

Despite ety bilide provision of this Agreement, Linder is not granted, and will not have, a notification and one security interest in household goods, in the adent such a security interest would be prohibled by epilicable task. In addition, if Lender is required to give notice of the fight goods, in the adent such a security interest would be prohibled by epilicable task. In addition, if Lender is required to give notice of the fight contact index. Took in Landing in Separation with any additional loads, and when the such modes and the material Tooline in Lending disclosures are addressed that it is accurate additional loads or obligations unless and units such notice and at material Tooline Lending disclosures are addressed.

convence.

CROSS_COLLATERALIZATION. In sociation to the Note, this Agreement secures at amounts Bonower ower to Lender, Whither owed not or CROSS_COLLATERALIZATION. In sociation to the Note, this Agreement is sociated by the Agreement. This Agreement stop secures all lefer. This needs him to the Agreement stop secures all lefer. This needs in the thing is the secure of the Agreement stop secures all lefer and the secure and collapse to the Bonower in the Secure of the Secur

FUTURE: ADVANCES. In addition to the Note, this Agreement secures of inture advances made by Lenber to Borrower reperdiess of whattier is Lender is required by any optenment with Borrower to extend the advance or b) the advance is made for the same purposes.

lender is required by any entrement with Borrower to extend the advance or b) the advance is made for the assum purposes.

WARRANTIES AND REPRESENTATIONS. I wanted and represent to Lender that [a] This Africament is executed at Borrower's request bridge and the impulse of the

RIGHT OF SETORY. To the extent permitted by applicable law, Lender reserves a right of select in all my accounts with Lender (whether discipling, savings, or some other accounts). This incidents all accounts that londy with someone star and all accounts I may open in the follows the second point of the prohibited by law. I selforce however, this does not include any lay or feeding accounts, or any read accounts in the second point of the prohibited by law. I selforce beaute, to the extent permitted by applicable law, to charge or setoff all sums owing on the independence against any and all such accounts and at Lender's column, to administratively makes as such accounts to allow Lender to protect Lander's charge or the provider in the restant of the prohibited by law.

REPRESENTATIONS AND PROMISES WITH RESPECT TO THE PROPERTY. Liepiesent and promise to Lender that

Ownership. I am the levitol device of the Property. The Property is feet and clear if all locurs, tiens, should extend to defend, and encompanies except for those knew disclosed to knowledge in willing prior to my signing this Agreement. I agree to defend Leader's plants are companied to the property even if they are funder to the property against the claims and demands of all persons. I will not allow any other long on the Property, even if they are funder to the defendent the claims and demands of all persons. I will not allow any other long on the Property, even if they are funder to the lower the first authority and right to enter that this Agreement and to great assecurity interest in the Property to Lender.

No Sale. Without Lander's prior written consent. I will not sell, lesse, transfer, bomps against, or piliproise dispose of east of my rights in The Property unless and until all the tridebleioness is paid in full.

Location of the Property. Except for vehicles, Lagree to keep the Property at my address shown above unless Landan tells me I can move to the Property at yellow the Property at the second of the Property at yellow the Property at the second of the Property at yellow the Property at the second of the Property at yellow the Property at the second of the Property at the vehicle side. If I note from my address shown shows to another includes some species at the property to my new address the new address in writing prior to my moving. In any moves the Property to my new address the new address in writing prior to my moving. In any moves to be placed informed at all times of my purent address.

event, I agree to being Lender Informed, at all times of my purent address.

It the Property is distinguished to the Property in good condition and repeal. If the Property is distinguished, and such other hazards as Ample will inform Lender. It will keep the Property tally inspect against all loss or dengage by the, collision, and such other hazards as Ample will inform Lender. It will keep the Property tally inspect against all loss or dengage by the collision, and such other hazards will be in the condition of the form the fact that the collision in the context of the collision of the collision of the collection of the collision of the collis

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deliver to Lender will the held to excure payment of the indebtedness. Until all indebtedness is paid in full, Lander is inclinated, but abalt the being the land in the second second and receipt for any sum payable, summer any policy, discharge and release any intum, summer any policy, discharge and release any intum, sunders any loss or retend check by draff, and in general dodo my name, or differentia, any and all things with respect to the barrance or any intumenes proceeds.

Eléctring and Commindual Regulations. Lagues to keep the Property Kanson at all lings as another by all applicable state and federal lows. To addition, I water to lies as the property of the use of the Property. I further applicable that the Property is the use of the Property. I further application that the Property of the use of the Property. I further apply that the time of the property of the property of the property.

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Inspection. Lagrachiel Lander of Landers agents span page the property was to span to imprecious requestion for the property of the Agreement to perfect Lander's financing statement, or alternative, a copy of this Agreement to perfect Lander's security interests. At Lander's security interests are property. I will page all litting was, the statement of admirative property interests the Property. I will page all litting was, the statement property Lander as one costs involved unless probabilist by law or takes a tender is reacted by law to pay such here and spect. I here exists a proport Lander as one property in the commonly before to pay such here and spect. I here exists an appear to an appoint Lander as only in the property and the property of the prope regarding name changes.

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Death or Inschancy. Someway or Litter or become incompetent of insolvent, a receiver is engineed by any part of my property. I make an assignment for the benefit of creditions, or any proceeding in commenced when by one or against misconder any bankruptcy or insolvency

Telding of the Property. Any creditor or governmental agency tries to take any of the Property of any other of Bombwer's or my property in which Lender has allen. This includes taking of, gardishing of or larying an Bombwer's or my accounts with Lender. However, if Bombwer or I depute in good faith whether, the claim on which the taking of the Property is based is valid or reasonable, and if Bombwer or I give Lender-written include of the claim and furnish Lender with monkes or e surety bond sets factory to Limiter to testing the claim, then this default provision will not apply.

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"Net properties" interes the eigh proje less the expenses of represension, sepain, seld, and an provided below, although feets and although to lead to the expenses.

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Altornays, Feen, Expenses. I spice to pay all of Lender's costs and expenses; including Lender's altomays leas and Lender's legal adjustment. Lender may fine or pay sometime also to help enforce this appearant. Lender may fine or pay sometime also to help enforce this appearant. Lender may fine or pay sometime also to help enforce this Agricultura, and a small pive like costs and adjustment. Costs and expenses include Lender's blighter's blightery and appearant whether or not there have leverally including altomays likes and expenses whether or not there have leverally including altomays likes and any articipated post-judgment collection services. Later and pay all court modify or vegetal any acquired pay all court hosts, in addition to all other sums provided by law. This Agreement also spoules all of highs amounts.

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Chaics of Venue. If there is a lawsuit, I agree upon Lander's request to submit to the substitution of the quarty of Reptile County, State of

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Notices. Any notice required to the given under this Agresment shall be given in writing, and shall be effective when equally delivered, when extually delivered by takeful by the property of the propert

Not Water by Leider Lutterstand Leider will not gibt up any of Lander's lights index this Agreement unless Leider does so in withing. This text may Leider desire or must be excessed right will not mean that Leider has given up that right. If Leider does agree to willing to give up one of Leider's rights, that does not mean that the harder has given up that right. If Leider does agree to willing the given and the leider's consent to give it to a leider that does give it to give the gold leider's consent again it this sharten happens again. I further understand that just occase bender consents to one of my requests, that does not mean to my requests, that does not right the required to consent to any of my future requests. I waive presentation, damped for payment, problem, and notice of descriptor.

Severability. If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the person of th

Time is of the Essence. Time is of the essence in this partitioning of this Agreement.

DEFINITIONS: The following spords strall have the following meanings when used in this Agreement:

Agreement. The wood "Agreement" meens this Consumer Security Agreement, as this Consumer Security Agreement array be entended or modified from time to this consumer Security Agreement from time to them.

Borrown: The word 'Borrower' means William Scott Wedins and buildes all to signer and co-meters signing the Note and all distributes and assigns.

Brantor. The word "Greater" means Scott Watkins.

Countenty. The word: "Gladinity" relates the customic biom guarantos, and order, burely, or accommodation party to Lander, including without limitation a granted of all or part of the Note.

Indebtodress. The word "Indebtodress" means the indebtodress originized by the Note or Related Documents, including all principal wild interest regalitor with all other indebtodress and experies for which Borrower is responsible under the Agreement or under any of the Related Openments. Specifically, without limitation, indebtodress includes the four educators set forth in the Future advances for the interest in property with all interest thereon pull all emporate that may be indirectly secured by the "Cross-Collateralization privision of this Agreement.

Leader. The word "Leader" neare Community Bank of Mississippi, its successors and assigns. The ground "successors of Sissigns" mean any person of company that acquires any interest in this Notic.

Note. The word "Note" means the role or credit agreement deled April 12, 2021, in the practical amount of \$11,129.24 from William Scott Walkins, locked a constitutions of and substitutions for the street agreement.

Soft Walkins, locked agreement.

Property: The word "Property" means all of my right, like and interest in and to ell the Property as described in the Property Description station of this Agreement.

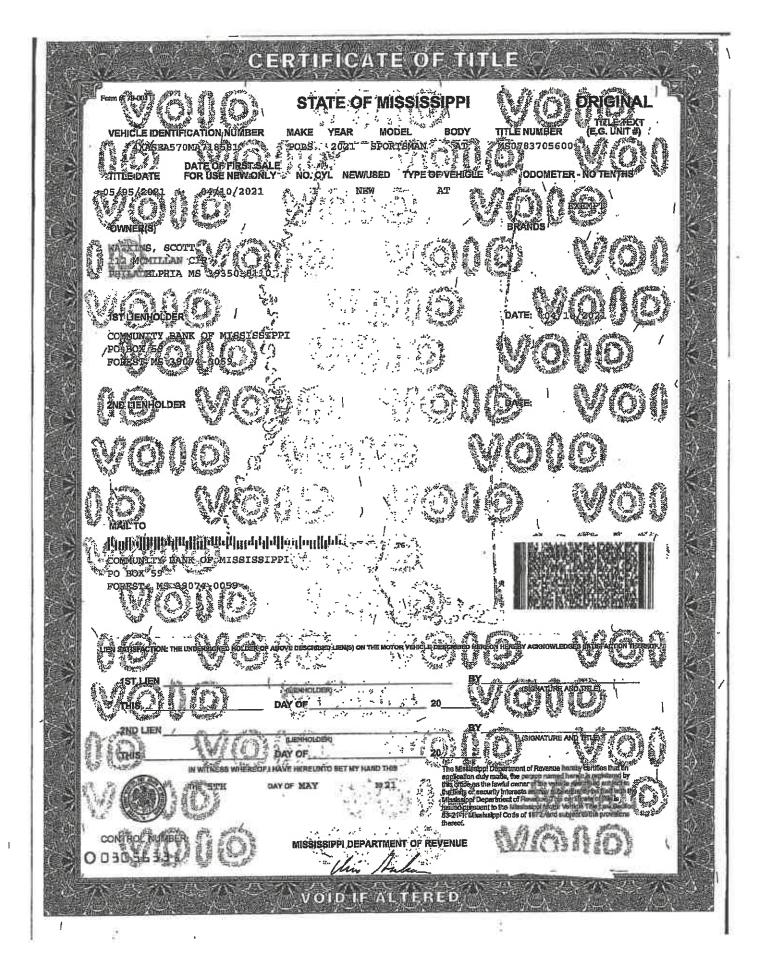
Related Encuments. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, quarantels, accordy agreements, purposed in the contraction of the contraction and of contraction with the indebtedness.

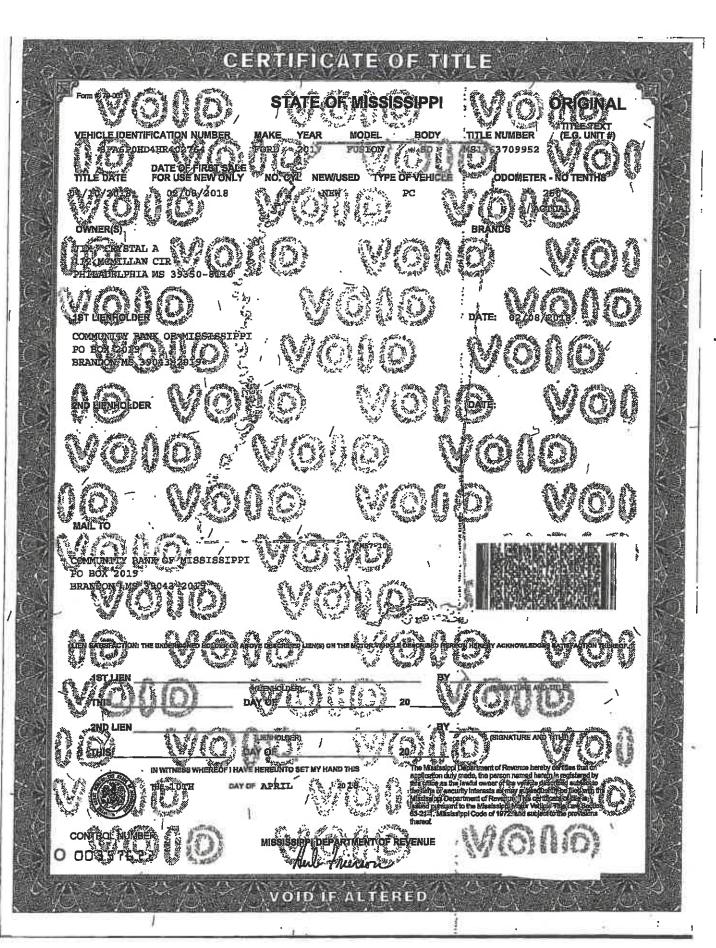
Borrower and 1 have read and indenstood all the provisions of this consumer security agreement and agree to its Terms, this agreement is dated april 12, 2021.

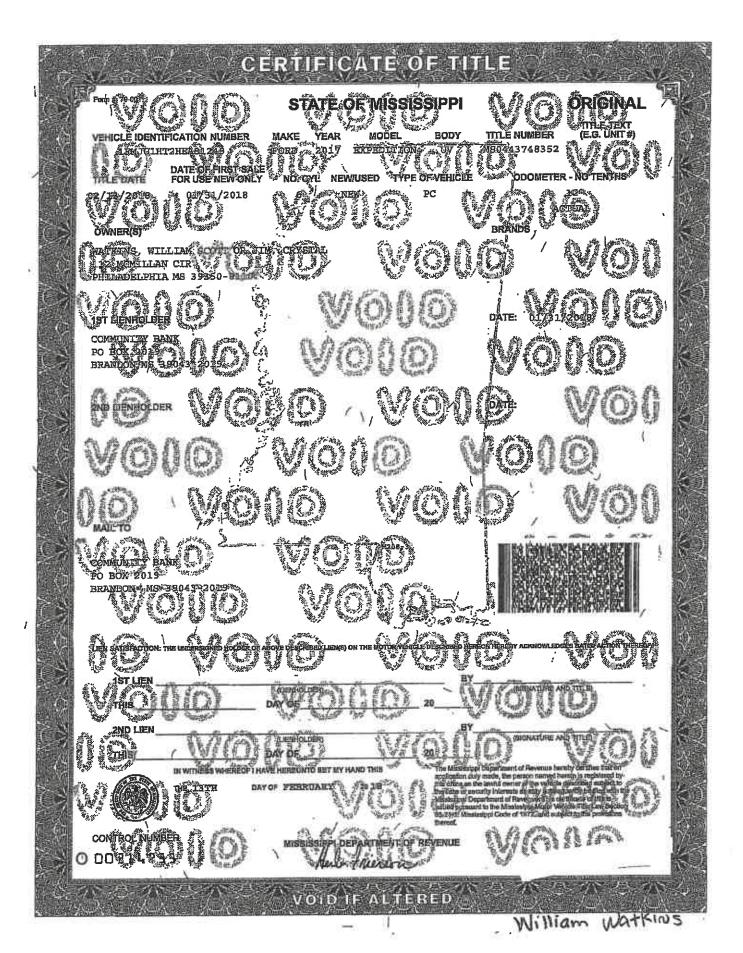
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DATHIS: DA WITNESS WHITNESS THAT	(JERNOLDER) NY OF	COUNTRIES AND TITLE: pol Department of Researce hereby cell time that on usy made, the power named times is a replace of the leader country of the reference in the leader country of the reference interception extends to properly operate as may an exception to the lead with the repartment of Research 1 for our times to the lead with the repartment of Research 1 for our times to the lead of the reference to the research 1 for our times to the leader of the research 1 for our times to the leader of the research 1 for the leader of the provisions.
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William Scott Walkins	VOID IF ALTERED	